

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION

In re:

RENEE L. SHEPHERD

Case No. 19-16086-JNP

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2019.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 12/18/2019.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,475.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,722.42
Less amount refunded to debtor	\$4,344.63

**NET RECEIPTS:**

**\$377.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$377.79
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$377.79**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APEX ASSET MANAGEMENT, LLC	Unsecured	300.00	NA	NA	0.00	0.00
BETHESDA EMERGENCY ASSOC	Unsecured	454.00	NA	NA	0.00	0.00
BUSINESS REVENUE SYSTEMS	Unsecured	454.86	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	1,166.00	NA	NA	0.00	0.00
CARE CENTRIX	Unsecured	1,508.65	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	201,078.40	198,739.20	32,587.41	0.00	0.00
CREDIT ONE BANK	Unsecured	428.15	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	890.00	906.27	906.27	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	1,127.91	1,127.91	0.00	0.00
INOVA ALEXANDRIA HOSPITAL	Unsecured	233.58	NA	NA	0.00	0.00
JOHN HZPLINS	Unsecured	566.00	NA	NA	0.00	0.00
LOURDES MEDICAL ASSOC	Unsecured	300.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	475.94	475.94	0.00	0.00
NATIONWIDE ADVANTAGE MTG	Secured	NA	NA	NA	0.00	0.00
NORTHWEST HOSPITAL	Unsecured	2,948.30	NA	NA	0.00	0.00
NPS MEDICAL BILLING	Unsecured	301.85	NA	NA	0.00	0.00
ROTHMAN INSTITUTE	Unsecured	307.53	NA	NA	0.00	0.00
SOLUTIONS PHYSICAL THERAPY	Unsecured	1,740.05	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Priority	1,100.00	NA	NA	0.00	0.00
TD BANK, N.A.	Unsecured	295.51	NA	NA	0.00	0.00
TERA SPORT PHYSICAL THERAPY	Unsecured	854.56	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	6,007.00	93,957.70	93,957.70	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	9,205.00	NA	NA	0.00	0.00
UNIV OF MARYLAND	Unsecured	1,148.20	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	363.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$32,587.41	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$32,587.41</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$906.27	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$906.27</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$95,561.55</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$377.79</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$377.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2020

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.